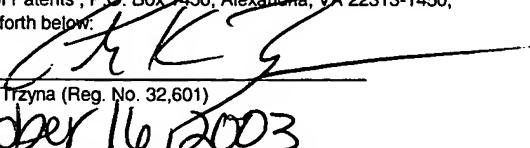


"Express Mail" mailing label number ER411404748US
I, Peter K. Trzyna (Reg. No. 32, 601), hereby certify that this paper
or fee is being deposited with the United States Postal Service
"Express Mail Post Office to Addressee" service under 37 CFR 1.10
on the date indicated below and is addressed to MS: Patent Application,
Commissioner of Patents , P.O. Box 1450, Alexandria, VA 22313-1450,
on the date set forth below.

Signed: 
Peter K. Trzyna (Reg. No. 32,601)
Date: October 16, 2003

PATENT

Paper No. 1

File No. MCEA-P3-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : CONROY, Thomas F., EISENBERG, Steven A.,
KRAYSLER, Stephen F., MANN, Richard W.

Serial No. :

Filed :

For : COMPUTER SYSTEM FOR MANAGING FLUCTUATING
CASH FLOW(S)

Group Art Unit :

Examiner :

The Commissioner of Patents and Trademarks
Washington, D.C. 20231

COMBINED DECLARATION AND POWER OF ATTORNEY

SIR :

As a below-named inventor, the undersigned hereby respectfully declares that:
the residence, address, and citizenship are as stated below; we believe that we are the original,
first, and joint inventors of the subject matter which is claimed and for which a patent is sought
in the above-referenced specification; we have reviewed and understand the contents of the
above-identified specification, including the claims; we acknowledge the duty to disclose
information which is material to the examination of this application in accordance with Title 37,
Code of Federal Regulations §1.56(a); and that all statements made on my/our own knowledge
are true and all statements made on information and belief are believed to be true, and further
that these statements are made with the knowledge that willful false statements and the like so

made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

We hereby appoint as our attorney, with full powers of inspection, substitution, revocation, and power to appoint associate attorneys, Peter K. Trzyna (Reg. No. 32,601 and a member of the Illinois, New York, and Washington D.C. bars).

Address all correspondence to:

Peter K. Trzyna

P.O. Box 7131
Chicago, Illinois 60680-7131

Address all telephone calls to:

Peter K. Trzyna at

(312) 240-0824

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statement may jeopardize the validity of the application or any patent issued thereon.

Date: October 14, 2003

Thomas F. Conroy

Residence and Post Office Address: 3825 S. Colorado Blvd.
Englewood, CO 80113
U.S. Citizen

Date: _____, 2003

Steven A. Eisenberg

Residence and Post Office Address: 750 Park Ave. Unit 31N
Atlanta, GA 30326
U.S. Citizen

made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

We hereby appoint as our attorney, with full powers of inspection, substitution, revocation, and power to appoint associate attorneys, Peter K. Trzyna (Reg. No. 32,601 and a member of the Illinois, New York, and Washington D.C. bars).

Address all correspondence to:

Peter K. Trzyna

P.O. Box 7131
Chicago, Illinois 60680-7131

Address all telephone calls to:

Peter K. Trzyna at

(312) 240-0824

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statement may jeopardize the validity of the application or any patent issued thereon.

Date: _____, 2003 _____

Thomas F. Conroy

Residence and Post Office Address: 3825 S. Colorado Blvd.

Englewood, CO 80113

U.S. Citizen

Date: Oct 13, 2003


Steven A. Eisenberg

Residence and Post Office Address: 750 Park Ave. Unit 31N

Atlanta, GA 30326

U.S. Citizen

Date: 10/15/03, 2003

Stephen F. Kraysler

Stephen F. Kraysler

Residence and Post Office Address: 26 Reef Point
Hull, MA 02045
U.S. Citizen

Date: _____, 2003

Richard W. Mann

Residence and Post Office Address: 303 Wentworth Drive
Greensboro, NC 27408
U.S. Citizen

Date: _____, 2003

Stephen F. Kraysler

Residence and Post Office Address: 26 Reef Point
Hull, MA 02045
U.S. Citizen



Date: October 14, 2003

Richard W. Mann

Residence and Post Office Address: 303 Wentworth Drive
Greensboro, NC 27408
U.S. Citizen

